

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

Kia Nichele Williams

Debtor(s)

Case No. 24-10681-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/29/2024.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/01/2024.
- 6) Number of months from filing or conversion to last payment: 3.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,510.54.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,264.00
Less amount refunded to debtor	\$1,137.60

NET RECEIPTS: \$126.40

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$126.40
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$126.40

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE	Secured	NA	11,566.03	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	NA	2,121.21	2,121.21	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	NA	362.92	362.92	0.00	0.00
CAVALRY SPV INVESTMENTS LLC	Unsecured	NA	820.03	820.03	0.00	0.00
CITADEL CREDIT UNION	Secured	NA	30,106.38	2,852.96	0.00	0.00
CITADEL CREDIT UNION	Secured	NA	4,443.44	4,443.44	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	537.29	537.29	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	1,400.12	1,400.12	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	507.76	507.76	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	2,137.21	2,137.21	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	1,159.79	1,159.79	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	450.00	450.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	452.81	452.81	0.00	0.00
MARINER FINANCE LLC	Unsecured	NA	2,921.82	2,921.82	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	1,742.93	1,742.93	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	1,290.08	1,290.08	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	434.82	434.82	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	493.37	493.37	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	494.16	494.16	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	746.82	746.82	0.00	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	478.11	478.11	0.00	0.00
PA DEPARTMENT OF REVENUE	Priority	NA	2,273.15	2,273.15	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	NA	4,188.92	4,188.92	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	NA	104,268.62	2,253.11	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,236.58	2,236.58	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	776.47	776.47	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	88.90	88.90	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	102.49	102.49	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	728.56	728.56	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	1,794.17	1,794.17	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	87.12	87.12	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	64.20	64.20	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	1,618.34	1,618.34	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	318.51	318.51	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	350.28	350.28	0.00	0.00
TD BANK USA NA	Unsecured	NA	370.71	370.71	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	NA	21,413.41	21,413.41	0.00	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	497.89	497.89	0.00	0.00
US DEPARTMENT OF HUD	Secured	NA	24,236.89	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,442.03	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$7,296.40	\$0.00	\$0.00
TOTAL SECURED:	\$13,738.43	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$23,686.56	\$0.00	\$0.00
TOTAL PRIORITY:	\$23,686.56	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,585.47	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$126.40</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$126.40</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/27/2025

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.